

---

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION

---

In Re:	)	Case No.:	19-29735
	)		
Tishanna L Winford	)	Chapter 13	
	)		
	)	Judge:	Deborah L. Thorne
Debtor(s)	)		

TO: Trustee Marilyn Marshall, 224 S. Michigan Ave., #800, Chicago, IL 60604;

See attached service list.

**PROOF OF SERVICE**

The undersigned, an attorney, certifies that he transmitted a copy of this notice and the attached Amended Chapter 13 Plan to the above-named creditor and also to the attached service list via regular U.S. Mail with postage prepaid from the mailbox located at 4131 Main St. Skokie, IL 60076, on January 2, 2020.

/s/ David H. Cutler  
Attorney for the Debtor

Cutler & Associates, Ltd.  
4131 Main St.  
Skokie, IL 60076  
Phone: (847) 673-8600

Aarons Furniture  
3027 S Cicero Ave  
Cicero, IL 60804

Arnold Scott Harris, P.C. Attorney  
111 West Jackson Blvd  
Ste 400  
Chicago, IL 60604

Capital One  
Attn: General Correspondence/Bk  
Po Box 30285  
Salt Lake City, UT 84130

City of Chicago  
Department of Revenue  
PO Box 88292  
Chicago, IL 60680

City of Chicago - Parking  
121 N Clark, Rm 107a  
Chicago, IL 60602

Comcast  
PO Box 3001  
Southeastern, PA 19398

ComEd  
Po Box 6111  
Carol Stream, IL 60197-6111

Convergent Outsourcing  
800 SW 39th St  
PO Box 9004  
Renton, WA 98057

Credit One Bank  
Attn: Bankruptcy  
Po Box 98873  
Las Vegas, NV 89193

Direct TV  
PO Box 9001069  
Louisville, KY 40290

Diversified Consultants, Inc.  
Diversified Consultants, Inc.  
Po Box 551268  
Jacksonville, FL 32255

Enhanced Recovery Company  
8014 Bayberry Rd  
Jacksonville, FL 32256

Honor Finance  
900 Davis Street  
Evanston, IL 60201

Honor Finance  
1731 Central St  
Evanston, IL 60201

Illinois Secretary of State, Driver  
2701 S Dirksen Pkwy  
Springfield, IL 62723

Keynote Consulting  
220 West Campus Drive  
Suite 102  
Arlington Heights, IL 60004

MERCY HOUSING LAKE  
c/o CARY G SCHIFF&ASSOC  
134 N LASALLE #1720  
Chicago, IL 60602

MSCI Inc  
PO Box 327  
Palos Heights, IL 60463

Navient  
Attn: Bankruptcy  
Po Box 9500  
Wilkes-Barre, PA 18773

Peoples Gas  
Attn: Bankruptcy  
200 E Randolph  
Chicago, IL 60601

Peoples Gas  
130 E Randolph Rd  
Chicago, IL 60601

Peoples Gas  
Po Box 2968  
Milwaukee, WI 53201-2968

Peoples Gas  
C/O Bankruptcy Department  
130 E. Randolph Drive  
Chicago, IL 60602

Rent Recovery Solutions  
2814 Spring Rd, Ste 30  
Atlanta, GA 30339

Southern Auto Finance Company  
6300 Hazeltine National Dr  
Orlando, FL 32822

Southern Auto Finance Company  
Peritus Portfolio Serv. II, LLC  
P.O. Box 14149  
Irving, TX 75014

Southwest Credit Systems  
4120 International Parkway  
Ste 1100  
Carrollton, TX 75007

Sprint  
Po Box 4191  
Carol Stream, IL 60197-4191

Sprint  
Po Box 629023  
El Dorado Hills, CA 95762

Stellar Recovery Inc  
4500 Salisbury Rd, Ste 10  
Jacksonville, FL 32218

T-Mobile  
Bankruptcy Department  
P.O. Box 53410  
Bellevue, WA 98015

T-Mobile  
Po Box 37380  
Albuquerque, NM 87176

Value Auto  
2734 N Cicero  
Chicago, IL 60639

Verizon  
1 Verizon Pl  
Alpharetta, GA 30004

Village of Bellwood  
3200 Washington Blvd  
Bellwood, IL 60104

Village of Maywood  
40 W Madison  
Maywood, IL 60153

## Fill in this information to identify your case:

Debtor 1	<b>Tishanna L Winford</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<b>NORTHERN DISTRICT OF ILLINOIS</b>		
Case number:	<b>19-29735</b>		
(If known)			

■ Check if this is an amended plan, and list below the sections of the plan that have been changed.  
**1.1, 2.3, 3.2, 3.3**

## Official Form 113

## Chapter 13 Plan

12/17

## Part 1: Notices

**To Debtor(s):** This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances or that it is permissible in your judicial district. Plans that do not comply with local rules and judicial rulings may not be confirmable.

*In the following notice to creditors, you must check each box that applies*

**To Creditors:** Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation at least 7 days before the date set for the hearing on confirmation, unless otherwise ordered by the Bankruptcy Court. The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015. In addition, you may need to file a timely proof of claim in order to be paid under any plan.

The following matters may be of particular importance. **Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

1.1	A limit on the amount of a secured claim, set out in Section 3.2, which may result in a partial payment or no payment at all to the secured creditor	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included
1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 3.4.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
1.3	Nonstandard provisions, set out in Part 8.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included

## Part 2: Plan Payments and Length of Plan

**2.1 Debtor(s) will make regular payments to the trustee as follows:**

**\$414.00** per **Month** for **60** months

*Insert additional lines if needed.*

If fewer than 60 months of payments are specified, additional monthly payments will be made to the extent necessary to make the payments to creditors specified in this plan.

**2.2 Regular payments to the trustee will be made from future income in the following manner.**

*Check all that apply:*

- ☒ Debtor(s) will make payments pursuant to a payroll deduction order.  
☐ Debtor(s) will make payments directly to the trustee.  
☐ Other (specify method of payment):

**2.3 Income tax refunds.**

*Check one.*

- ☐ Debtor(s) will retain any income tax refunds received during the plan term.

Debtor Tishanna L Winford Case number 19-29735

☐ Debtor(s) will supply the trustee with a copy of each income tax return filed during the plan term within 14 days of filing the return and will turn over to the trustee all income tax refunds received during the plan term.

☒ Debtor(s) will treat income refunds as follows:

**On or before April 20th of the year following the filing of the case and each year thereafter, the Debtor(s) shall submit a copy of the prior year's filed federal tax return to the Chapter 13 Trustee.**

## 2.4 Additional payments.

Check one.

☒ **None.** If "None" is checked, the rest of § 2.4 need not be completed or reproduced.

2.5 The total amount of estimated payments to the trustee provided for in §§ 2.1 and 2.4 is **\$24,840.00**.

## Part 3: Treatment of Secured Claims

### 3.1 Maintenance of payments and cure of default, if any.

Check one.

☒ **None.** If "None" is checked, the rest of § 3.1 need not be completed or reproduced.

### 3.2 Request for valuation of security, payment of fully secured claims, and modification of undersecured claims. Check one.

☐ **None.** If "None" is checked, the rest of § 3.2 need not be completed or reproduced.  
*The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked.*

☒ The debtor(s) request that the court determine the value of the secured claims listed below. For each non-governmental secured claim listed below, the debtor(s) state that the value of the secured claim should be as set out in the column headed *Amount of secured claim*. For secured claims of governmental units, unless otherwise ordered by the court, the value of a secured claim listed in a proof of claim filed in accordance with the Bankruptcy Rules controls over any contrary amount listed below. For each listed claim, the value of the secured claim will be paid in full with interest at the rate stated below.

The portion of any allowed claim that exceeds the amount of the secured claim will be treated as an unsecured claim under Part 5 of this plan. If the amount of a creditor's secured claim is listed below as having no value, the creditor's allowed claim will be treated in its entirety as an unsecured claim under Part 5 of this plan. Unless otherwise ordered by the court, the amount of the creditor's total claim listed on the proof of claim controls over any contrary amounts listed in this paragraph.

The holder of any claim listed below as having value in the column headed *Amount of secured claim* will retain the lien on the property interest of the debtor(s) or the estate(s) until the earlier of:

(a) payment of the underlying debt determined under nonbankruptcy law, or

(b) discharge of the underlying debt under 11 U.S.C. § 1328, at which time the lien will terminate and be released by the creditor.

Name of creditor	Estimated amount of creditor's total claim	Collateral	Value of collateral	Amount of claims senior to creditor's claim	Amount of secured claim	Interest rate	Monthly payment to creditor	Estimated total of monthly payments
Southern Auto Finance Company	\$15,897.64	2016 Nissan Sentra 25,000 miles	\$12,000.00	\$0.00	\$12,000.00	7.75%	\$241.88	\$14,512.80

Insert additional claims as needed.

### 3.3 Secured claims excluded from 11 U.S.C. § 506.

Check one.

☒ **None.** If "None" is checked, the rest of § 3.3 need not be completed or reproduced.

Debtor Tishanna L Winford Case number 19-29735

**3.4 Lien avoidance.**

Check one.

☒ **None.** If "None" is checked, the rest of § 3.4 need not be completed or reproduced.

**3.5 Surrender of collateral.**

Check one.

☒ **None.** If "None" is checked, the rest of § 3.5 need not be completed or reproduced.

**Part 4: Treatment of Fees and Priority Claims**

**4.1 General**

Trustee's fees and all allowed priority claims, including domestic support obligations other than those treated in § 4.5, will be paid in full without postpetition interest.

**4.2 Trustee's fees**

Trustee's fees are governed by statute and may change during the course of the case but are estimated to be 10.00% of plan payments; and during the plan term, they are estimated to total \$2,484.00.

**4.3 Attorney's fees.**

The balance of the fees owed to the attorney for the debtor(s) is estimated to be \$4,000.00.

**4.4 Priority claims other than attorney's fees and those treated in § 4.5.**

Check one.

☒ **None.** If "None" is checked, the rest of § 4.4 need not be completed or reproduced.

**4.5 Domestic support obligations assigned or owed to a governmental unit and paid less than full amount.**

Check one.

☒ **None.** If "None" is checked, the rest of § 4.5 need not be completed or reproduced.

**Part 5: Treatment of Nonpriority Unsecured Claims**

**5.1 Nonpriority unsecured claims not separately classified.**

Allowed nonpriority unsecured claims that are not separately classified will be paid, pro rata. If more than one option is checked, the option providing the largest payment will be effective. *Check all that apply.*

- ☐ The sum of \$ .
- ☒ 10.00 % of the total amount of these claims, an estimated payment of \$ 3,843.20 .
- ☒ The funds remaining after disbursements have been made to all other creditors provided for in this plan.

If the estate of the debtor(s) were liquidated under chapter 7, nonpriority unsecured claims would be paid approximately \$ 0.00 .  
Regardless of the options checked above, payments on allowed nonpriority unsecured claims will be made in at least this amount.

**5.2 Maintenance of payments and cure of any default on nonpriority unsecured claims. Check one.**

☒ **None.** If "None" is checked, the rest of § 5.2 need not be completed or reproduced.

**5.3 Other separately classified nonpriority unsecured claims. Check one.**

☒ **None.** If "None" is checked, the rest of § 5.3 need not be completed or reproduced.



Debtor Tishanna L Winford Case number 19-29735

**Part 6: Executory Contracts and Unexpired Leases**

**6.1** The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected. *Check one.*

- ☐ **None.** If "None" is checked, the rest of § 6.1 need not be completed or reproduced.
- ☒ **Assumed items.** Current installment payments will be disbursed either by the trustee or directly by the debtor(s), as specified below, subject to any contrary court order or rule. Arrearage payments will be disbursed by the trustee. The final column includes only payments disbursed by the trustee rather than by the debtor(s).

Name of Creditor	Description of leased property or executory contract	Current installment payment	Amount of arrearage to be paid	Treatment of arrearage (Refer to other plan section if applicable)	Estimated total payments to trustee
Carlton Jennin	Apartment Rental	\$1,100.00	\$0.00		\$0.00
Disbursed by:					
<input type="checkbox"/> Trustee					
<input checked="" type="checkbox"/> Debtor(s)					

*Insert additional contracts or leases as needed.*

**Part 7: Vesting of Property of the Estate**

**7.1** Property of the estate will vest in the debtor(s) upon

*Check the applicable box:*

- ☐ plan confirmation.
- ☒ entry of discharge.
- ☐ other: \_\_\_\_\_

**Part 8: Nonstandard Plan Provisions**

**8.1** Check "None" or List Nonstandard Plan Provisions

- ☒ **None.** If "None" is checked, the rest of Part 8 need not be completed or reproduced.

**Part 9: Signature(s):**

**9.1** Signatures of Debtor(s) and Debtor(s)' Attorney

*If the Debtor(s) do not have an attorney, the Debtor(s) must sign below, otherwise the Debtor(s) signatures are optional. The attorney for Debtor(s), if any, must sign below.*

<p>X <u>/s/ Tishanna L Winford</u></p> <p><b>Tishanna L Winford</b></p> <p>Signature of Debtor 1</p> <p>Executed on <u>January 2, 2020</u></p>	<p>X _____</p> <p>Signature of Debtor 2</p> <p>Executed on _____</p>
<p>X <u>/s/ David H. Cutler</u></p> <p><b>David H. Cutler</b></p> <p>Signature of Attorney for Debtor(s)</p>	<p>Date <u>January 2, 2020</u></p>

By filing this document, the Debtor(s), if not represented by an attorney, or the Attorney for Debtor(s) also certify(ies) that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in Official Form 113, other than any nonstandard provisions included in Part 8.

Debtor Tishanna L Winford Case number 19-29735

### **Exhibit: Total Amount of Estimated Trustee Payments**

The following are the estimated payments that the plan requires the trustee to disburse. If there is any difference between the amounts set out below and the actual plan terms, the plan terms control.

a. Maintenance and cure payments on secured claims <i>(Part 3, Section 3.1 total)</i>	<u>\$0.00</u>
b. Modified secured claims <i>(Part 3, Section 3.2 total)</i>	<u>\$14,512.80</u>
c. Secured claims excluded from 11 U.S.C. § 506 <i>(Part 3, Section 3.3 total)</i>	<u>\$0.00</u>
d. Judicial liens or security interests partially avoided <i>(Part 3, Section 3.4 total)</i>	<u>\$0.00</u>
e. Fees and priority claims <i>(Part 4 total)</i>	<u>\$6,484.00</u>
f. Nonpriority unsecured claims <i>(Part 5, Section 5.1, highest stated amount)</i>	<u>\$3,843.20</u>
g. Maintenance and cure payments on unsecured claims <i>(Part 5, Section 5.2 total)</i>	<u>\$0.00</u>
h. Separately classified unsecured claims <i>(Part 5, Section 5.3 total)</i>	<u>\$0.00</u>
i. Trustee payments on executory contracts and unexpired leases <i>(Part 6, Section 6.1 total)</i>	<u>\$0.00</u>
j. Nonstandard payments <i>(Part 8, total)</i>	<u>\$0.00</u>
	+
<b>Total of lines a through j</b>	<b>\$24,840.00</b>